

**REMARKS**

Claims 43 and 44 stand rejected by the Examiner under the judicially created doctrine of nonstatutory double patenting in view of U.S. Patent Nos. 6,288,024 and 6,670,333. While not necessarily agreeing with the Examiner, solely in an effort to expedite prosecution of claims 43 and 44, the Applicants submit herewith two Terminal Disclaimers to these patents. Applicants submit that the Examiner's rejection to claims 43 and 44 is rendered moot in view of this submission, and request that the Examiner please reconsider and withdraw the rejection.

**Summary**

The Applicants respectfully submits that each of the Examiner's rejections of the claims of the present application has been either overcome or is now inapplicable, and that each of claims 43-44, is in condition for allowance. Reconsideration and allowance of each of these claims are respectfully requested at the earliest possible date.

Respectfully submitted,

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by:   
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(Date)

Enclosures: Two Terminal Disclaimers  
Authorization to Charge Deposit Account  
Petition for Extension of Time